

Company Name:	HealthPlus HP, LLC
NAIC Code:	16574
SERFF Tracking #:	AWLP-133669138
Market Segment:	Individual

1. Uses the Exhibit for both individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.
2. Market segment refers to individual rating (which includes Catastrophic) or Small Group.
3. The weighted average rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.
4. The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.
5. The effective date is the date when the contract's average rate change will be implemented. The effective date must be 1/1/2024, 4/1/2024, 7/1/2024 and 10/1/2024.
6. The weighted average rates (lowest and highest and weighted average) are identical for all of the rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change information differs by rating region, then separate rows need to be used for each rating region the contract covers.
7. Insurer uses. Rating region names used on this exhibit to be used the standard rating region names developed by DFS (i.e., Albany Area, Buffalo Area, etc.).
8. The "weighted average rate change" includes the impact of any riders (such as: age 20, domestic partner, family planning, voluntary dental, etc.).
9. "Lowest" should be the smallest percentage change that could affect any individual contract due to the submitted rating filing with that metal level and rating region, including any applicable riders.
10. "Highest" should be the largest percentage change that could affect any individual contract due to the submitted rating filing with that metal level and rating region, including any applicable riders.
11. The weighted average percentage should be determined based on annualized premium volume or membership for that metal level and rating region, including any applicable riders.
12. Percentage Rate Changes should be calculated using membership as of 3/31/2023.
13. This exhibit must be submitted as an Excel file and as a PDF file.
14. The Total Annualized Premium in Cell C-04 of this Exhibit should equal the total in Cell C-01 of Exhibit 13c.
15. The Total Annualized Premium in Cell C-04 of this Exhibit should equal the total in Cell C-01 of Exhibit 13c.
16. The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells C-02 of Exhibit 13c and Cells C-03 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

Exhibit 14 Updated by DFS 3/20/2020